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May 15, 2008

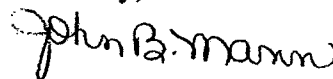
Mr. Matthew Hilgeford
5812 Christopher Lane
Richmond, VA 23226

Dear Mr. Hilgeford:

I spoke with Dr. Garcia today regarding your condition. Dr. Garcia advised me that you do not have hemiplegia, which is a complete paralysis. She described your condition as a weakness in your side, and does not appear to be covered by the AIG disability policy.

Please call me to discuss this matter.

Yours truly,



John B. Mann

JBM/pb

left msg -
called - 6-6-08
6-09-08

